

Information to identify the case:

Debtor 1

Thomas Sabo

Social Security number or ITIN xxx-xx-4089

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-16700-MBK

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas Sabo

12/7/22**By the court:** Michael B. Kaplan
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Thomas Sabo
Debtor

Case No. 18-16700-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Dec 07, 2022

Form ID: 3180W

Total Noticed: 81

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2022:

Recip ID	Recipient Name and Address
db	# Thomas Sabo, 3419 Quaker St, Wall, NJ 07719-4738
sp	+ Garrick Slavick, Esq., 8 Central Avenue, Island Heights, NJ 08732-7715
r	+ Stephanie Liskowitz, Keller Williams Realty Spring Lake, 2005 Route 71, Spring Lake, NJ 07762-2214
517435791	Homeprjvisa, Des Moines, IA 50306
517435799	+ State of NJ Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
517589519	State of New Jersey, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 07 2022 20:53:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Dec 07 2022 20:53:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: GMACFS.COM	Dec 08 2022 01:48:00	Ally Capital, serviced by Ally Servicing LLC, PO Box 130424, Roseville, MN 55113-0004
lm	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Dec 07 2022 20:53:00	Select Portfolio Servicing, 3217 Decker Lake Drive, Salt Lake City, UT 84119-3284
517462262	EDI: GMACFS.COM	Dec 08 2022 01:48:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519260247	+ EDI: AISACG.COM	Dec 08 2022 01:53:00	Ally Capital, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517435767	EDI: GMACFS.COM	Dec 08 2022 01:48:00	Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901
517435768	EDI: GMACFS.COM	Dec 08 2022 01:48:00	Ally Financial, PO Box 380902, Bloomington, MN 55438-0902
517435769	EDI: GMACFS.COM	Dec 08 2022 01:48:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
517435771	Email/PDF: bncnotices@becket-lee.com	Dec 07 2022 21:04:30	Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
517435770	Email/PDF: bncnotices@becket-lee.com	Dec 07 2022 20:52:28	Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517435772	EDI: CITICORP.COM	Dec 08 2022 01:53:00	At&T Universal Citi Card, PO Box 6500, Sioux

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			Falls, SD 57117-6500
517435773	EDI: BANKAMER.COM	Dec 08 2022 01:48:00	Bank of America, NC4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012
517435775	EDI: TSYS2	Dec 08 2022 01:53:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517435774	EDI: TSYS2	Dec 08 2022 01:53:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517435776	EDI: BANKAMER.COM	Dec 08 2022 01:48:00	Bk of Amer, PO Box 982238, El Paso, TX 79998-2238
517435778	EDI: CAPITALONE.COM	Dec 08 2022 01:53:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238-1119
517435777	EDI: CAPITALONE.COM	Dec 08 2022 01:53:00	Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
517573550	Email/PDF: bncnotices@becket-lee.com	Dec 07 2022 21:04:30	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517435779	EDI: CITICORP.COM	Dec 08 2022 01:53:00	Citi, PO Box 6190, Sioux Falls, SD 57117-6190
517435781	EDI: WFNNB.COM	Dec 08 2022 01:53:00	Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
517435780	EDI: WFNNB.COM	Dec 08 2022 01:53:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
517435782	EDI: WFNNB.COM	Dec 08 2022 01:53:00	Comenity Bank/Mandees, PO Box 182125, Columbus, OH 43218-2125
517435783	EDI: CITICORP.COM	Dec 08 2022 01:53:00	Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Srvs, PO Box 790040, Saint Louis, MO 63179-0040
517435784	+ EDI: CRFRSTNA.COM	Dec 08 2022 01:53:00	Credit First N A, 6275 Eastland Rd, Brook Park, OH 44142-1399
517560557	EDI: CRFRSTNA.COM	Dec 08 2022 01:53:00	Credit First NA, PO Box 818011, Cleveland, OH 44181-8011
517435785	EDI: CRFRSTNA.COM	Dec 08 2022 01:53:00	Credit First National Assoc, Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315
517435786	Email/PDF: creditonebknofications@resurgent.com	Dec 07 2022 20:52:21	Credit One Bank NA, PO Box 98873, Las Vegas, NV 89193-8873
517435787	Email/PDF: creditonebknofications@resurgent.com	Dec 07 2022 20:51:51	Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875
517549828	+ EDI: CITICORP.COM	Dec 08 2022 01:53:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
517435790	+ EDI: CITICORP.COM	Dec 08 2022 01:53:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
517435820	+ EDI: CITICORP.COM	Dec 08 2022 01:53:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
517984283	EDI: Q3G.COM	Dec 08 2022 01:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
517435788	EDI: NAVIENTFKASMDOE.COM	Dec 08 2022 01:53:00	Dept of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
517435789	EDI: NAVIENTFKASMDOE.COM	Dec 08 2022 01:53:00	Dept of Ed/Navient, Attn: Claims Dept, PO Box 9635, Wilkes Barre, PA 18773-9635
517435792	EDI: IRS.COM		

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		Dec 08 2022 01:53:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
517435794	Email/Text: PBNCNotifications@peritussservices.com		
		Dec 07 2022 20:52:00	Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
517435795	+ Email/Text: PBNCNotifications@peritussservices.com		
		Dec 07 2022 20:52:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517585658	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 07 2022 21:04:25	LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and, FNBM, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517585660	Email/PDF: resurgentbknotifications@resurgent.com		
		Dec 07 2022 20:52:28	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517583539	+ Email/Text: bankruptcydpt@mcmcg.com		
		Dec 07 2022 20:53:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517435796	EDI: WFNNB.COM		
		Dec 08 2022 01:53:00	Mandees, 401 Hackensack Ave, Hackensack, NJ 07601-6411
517585849	EDI: NAVIENTFKASMDOE.COM		
		Dec 08 2022 01:53:00	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
517547953	EDI: PRA.COM		
		Dec 08 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o Carnival, POB 41067, Norfolk VA 23541
517569118	EDI: PRA.COM		
		Dec 08 2022 01:53:00	Portfolio Recovery Associates, LLC, c/o PC Richard, POB 41067, Norfolk VA 23541
517569474	EDI: Q3G.COM		
		Dec 08 2022 01:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517574322	EDI: Q3G.COM		
		Dec 08 2022 01:53:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
517435797	EDI: CITICORP.COM		
		Dec 08 2022 01:53:00	Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
517435798	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com		
		Dec 07 2022 20:53:00	Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
517435802	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Syncb/Old Navy, PO Box 965005, Orlando, FL 32896-5005
517435803	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Syncb/Pc Richard, C/o, PO Box 965036, Orlando, FL 32896-5036
517435805	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Syncb/Walmart, PO Box 965024, Orlando, FL 32896-5024
517435800	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Syncb/jc Penney Dc, PO Box 965007, Orlando, FL 32896-5007
517435801	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
517435804	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Syncb/tjx Cos, PO Box 965005, Orlando, FL 32896-5005
517577785	+ EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517437915	+ EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517435806	EDI: RMSC.COM		
		Dec 08 2022 01:53:00	Synchrony Bank/ Jc Penney, Attn: Bankruptcy, PO

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			Box 965060, Orlando, FL 32896-5060
517435807	EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank/ Old Navy, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435808	EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435809	EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank/Pc Richards & Sons, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435810	EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank/Tjx, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435811	EDI: RMSC.COM	Dec 08 2022 01:53:00	Synchrony Bank/Walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
517435816	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 07 2022 20:53:00	Toyota Motor Credit Co, Toyota Financial Services, PO Box 8026, Cedar Rapids, IA 52408-8026
517435812	EDI: WTRRN BANK.COM	Dec 08 2022 01:53:00	Target, C/O Financial & Retail Srvs Mailstopn BT, PO Box 9475, Minneapolis, MN 55440-9475
517435813	EDI: WTRRN BANK.COM	Dec 08 2022 01:53:00	Target Nb, PO Box 673, Minneapolis, MN 55440-0673
517435814	+ EDI: TDBANKNORTH.COM	Dec 08 2022 01:53:00	Td Bank N.A., 1100 Lake St, Ramsey, NJ 07446-1275
517435815	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 07 2022 20:53:00	Toyota Motor Credit, PO Box 9786, Cedar Rapids, IA 52409-0004
517525985	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Dec 07 2022 20:52:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517435817	EDI: CITICORP.COM	Dec 08 2022 01:53:00	Unvl/citi, PO Box 6241, Sioux Falls, SD 57117-6241
517435818	EDI: VERIZONCOMB.COM	Dec 08 2022 01:53:00	Verizon, 500 Technology Dr, Weldon Spring, MO 63304-2225
517570223	+ EDI: AIS.COM	Dec 08 2022 01:53:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517435819	+ EDI: VERIZONCOMB.COM	Dec 08 2022 01:53:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
517435821	EDI: WFFC2	Dec 08 2022 01:53:00	Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438
517435822	+ EDI: WFFC2	Dec 08 2022 01:53:00	Wells Fargo Bank, NA, 3476 Stateview Blvd, MAC# X7801-013, Fort Mill, SC 29715-7200
TOTAL: 75			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517588818	*	Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165-0250
517435793	##	KML Law Group, PC, 216 Haddon Ave Ste 406, Westmont, NJ 08108-2812

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities

District/off: 0312-3

User: admin

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in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 09, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor U.S. Bank National Association as Trustee, for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-4 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Daniel E. Straffi	on behalf of Debtor Thomas Sabo bktrustee@straffilaw.com G25938@notify.cincompass.com
Denise E. Carlon	on behalf of Loss Mitigation Select Portfolio Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as Trustee, for Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2005-4 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Regina Cohen	on behalf of Creditor Ally Capital rcohen@lavin-law.com mmalone@lavin-law.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9